PAP15 Rec'd PCT/PTO 09 AUG 2006

PTO-1390 (Rev. 07-2005)
Approved for use through 3/31/2007. OMB 0651-0021
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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371

ATTORNEY'S DOCKET NUMBER
2348.0130001

	TIONAL APPLICATION NO. CT/US2005/004135	INTERNATIONAL FILING DATE 9 February 2005	PRIORITY DATE CLAIMED = 9 February 2004				
TITLE OF INVENTION System and Method Using Enhanced Authorization Data to Reduce Travel-Related Transaction Fraud							
APPLICANT(S) FOR DO/EO/US							
Kristin Hoyne Gomes Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:							
This is a FIRST submission of items concerning a submission under 35 U.S.C. 371.							
2.	This is a SECOND or SUBSEQUENT s	ubmission of items concerning a submission	n under 35 U.S.C. 371.				
This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.							
4. X	The US has been elected (Article 31).						
5. X	A copy of the International Application	n as filed (35 U.S.C. 371(c)(2))					
	a. is attached hereto (required	only if not communicated by the Internation	nal Bureau).				
:	b. has been communicated by the International Bureau.						
	c. \overline{X} is not required, as the applic	cation was filed in the United States Receivi	ing Office (RO/US).				
6. \square	An English language translation of the	e International Application as filed (35 U.S.C	C. 371(c)(2)).				
	a. is attached hereto.						
	b. has been previously submit	tted under 35 U.S.C. 154(d)(4).					
7. X	Amendments to the claims of the Inte	rnational Application under PCT Article 19 (35 U.S.C. 371(c)(3))				
	a. are attached hereto (required only if not communicated by the International Bureau).						
	b. have been communicated	by the International Bureau.					
	c. X have not been made; how	ever, the time limit for making such amendr	nents has NOT expired.				
	d. have not been made and v	will not be made.					
8. 🗆	An English language translation of th	e amendments to the claims under PCT Art	ticle 19 (35 U.S.C. 371(c)(3)).				
9. 🗌	An oath or declaration of the inventor	(s) (35 U.S.C. 371(c)(4)).					
10.	An English language translation of the Article 36 (35 U.S.C. 371(c)(5)).	e annexes of the International Preliminary E	xamination Report under PCT				
Items	11 to 20 below concern document(s) or information included:					
11. X	An Information Disclosure Statement	under 37 CFR 1.97 and 1.98.					
12. 🔲	An assignment document for recording	ng. A separate cover sheet in compliance wi	th 37 CFR 3.28 and 3.31 is included.				
13. 🔲	A preliminary amendment.						
14. X	An Application Data Sheet under 37 CFR 1.76.						
15. 🔲	A substitute specification.						
16. 🗌	A power of attorney and/or change of address letter.						
17. 🔲	A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.						
18.	A second copy of the published International Application under 35 U.S.C. 154(d)(4).						
19.	A second copy of the English language	ge translation of the international application	under 35 U.S.C. 154(d)(4).				

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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U.S. APPLICATION NO. (if known, see 37 CFR 1.5)		INTERNATIONAL APPLICATION NO. PCT/US2005/004135		ATTORNEY'S DOCKET NUMBER 2348.0130001					
10/588°11									
20. Tother items or information: 1) Authorization to Treat a Rombi as Incomparating on Eutopaign of Time Under 27 C.E.R. § 1.126(a)(2); and									
1) Authorization to Treat a Reply as Incorporating an Extension of Time Under 37 C.F.R. § 1.136(a)(3); and 2) Two (2) Return Postcards.									
2) 1 (2) 1									
	•	een submitted			CALCULATIONS	PTO USE ONLY			
21. X Basic na	tional fee (37	CFR 1.492(a))		\$300	\$ 300.00				
22. X Examinat	ion fee (37 C	FR 1.492(c))							
			ational preliminary examinations of PCT Article 33(1)-(4)		\$				
All other situations		200.00							
	ee (37 CFR 1								
IPEA/US indi	cates all clain	ns satisfy provisions	I preliminary examination repose of PCT Article 33(1)-(4)	\$0	•				
Search fee (37 CFR 1		\$							
			than the US and provided to						
All other situations			100.00						
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sequence list	ing in complia	ance with 37 CFR 1	.821(c) or (e) or computer pro						
electronic me The fee is \$25			of paper or fraction thereof.						
Total Sheets Ex	ra Sheets		dditional 50 or fraction p to a whole number)	RATE					
- 100 =	/50 =			× \$250	\$ <u></u>				
Surcharge of \$130.00 after the date of comm			fee, examination fee, or the of (37 CFR 1.492(h)).	oath or declaration	s				
CLAIMS	NUME	BER FILED	NUMBER EXTRA	RATE	\$				
Total claims		25 - 20 =	5	× \$ 50	\$ 250.00	·			
Independent claims 4 - 3 =		1	× \$200	\$ 200.00					
MULTIPLE DEPEND	ENT CLAIM(\$							
Applicant claims	emall entity s	\$ 1,050.00							
	Siliali Citity 3	s 1,050.00							
Processing fee of \$13	0.00 for furni								
claimed priority date		\$							
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Fee for recording the by an appropriate cov	enclosed ass er sheet (37	\$							
		\$ 1,050.00	-						
					Amount to be refunded:	\$			
					Amount to be charged	\$			

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d. X	Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.							
NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.								
SEND A	ALL CORRESPONDENCE TO:			A-& 9, 2006				
CU	STOMER NUMBER 26111		Michael B. Ray					
			33,997					
		135						